

## Oxford Churches Debt Centre Newsletter September 2020

These last six months have been a challenging time for the Debt Centre. While Andrew has continued working as centre manager throughout the period, the rest of the staff team were furloughed from late March because for the first part of the spring it wasn't possible to visit clients. Nevertheless, this gave Andrew the opportunity to maintain links with those already on our books, with Life Skills participants, and with churches and like-minded groups and charities across the city. At Head Office a team was liaising with CAP's regulator, the Financial Conduct Authority, to come up with ways to run client meetings by phone and secure video apps. As soon as we were given the green light to operate this way Jill came back to work. From the beginning of July, we have been able to devote more time to publicising CAP services locally.

Since the start of April we have had a dozen new client cases, individuals or couples. As the effects of job losses begin to hit personal incomes in the autumn and beyond, we expect new client numbers to grow, and look forward to seeing Kate, Kath and Emma back at work.

The Debt Centre has had the privilege of celebrating with four individuals and one couple going debt-free this spring and summer.



Before seeking help 11% of CAP clients nationally were living without a bed or mattress and the same percentage were skipping meals daily because they could not afford food. These figures are from the [CAP client report](#) published in April 2020.

With the generous help of Oxford supporters, we have been able to provide beds for one household, a sofa for another, and groceries for several clients.

The same report shows that CAP helped 22,778 people in 2019 through 287 debt centres, with 2,450 clients going debt-free.

Looking forward, the numbers for the first part of 2020 are stark:

An estimated £6.1 billion of debt and arrears were accumulated by 4.6 million people affected from March to late May 2020. In the same period 2.8 million people have fallen into arrears, most frequently utilities, council tax and rent. 3.8 million people have borrowed to make ends meet (statistics from Step Change).

### CAP in Oxford is growing

Some months ago, we learned that St Ebbe's Church was in conversation with CAP about setting up another debt centre in the heart of Oxford. It is quite common in the larger towns and cities for there to be several CAP centres operating at the same time and together to be meeting the needs that are out there.

We understand the St Ebbe's centre manager / debt coach is now ready to begin seeing clients.

We are looking forward to working together and to supporting each other in this strategic ministry.

Most importantly it is good to know that together our capacity for helping clients in our city will increase.

### Befriending

A CAP client who became debt-free recently has decided to join the team of befrienders. One of a large pool of people from a variety of Oxford churches, she has chosen to stand alongside other clients as they walk the road to freedom from debt.

"My volunteer was absolutely amazing. She used to send me messages checking up to see how I'm doing... I was going through a really rough time, she stood by me and we're still friends now. It's been about two years. That's given me the inspiration to help someone else."

### Adopt a Client

Prayer is vital in this ministry, particularly as during the last six months supporters have not been able to be as closely involved in other ways as they would normally be.

We are launching the Adopt a Client initiative to help people pray in an informed way.

Individuals, home groups or even a whole church can join in. Oxford Churches Debt Centre will provide regular information about each client you choose to adopt and together we can see God move in new and deeper ways in their lives.

### New teaching materials

In the summer CAP launched "Kick Start", bitesize video sessions to help people move forward in life.

Topics include help with job-hunting, taking control of money, and mental health & wellbeing.

These materials are for any church to use. They can be adapted for presentation to small or larger online groups over one or up to five sessions. They are designed to lead to discussion.

Go [here](#) to find out more and register to use this exciting material free of charge. No special training is needed.